

## Are you a Pre-Medicare (pre-65) individual reviewing healthcare plan options?

Plan shopping is easy when you follow the three steps below:

### 1. Identify your current state of residence

If you reside in a state that has its own exchange—as listed below—please click on the state to view plans available.

[California](#)

[Colorado](#)

[Connecticut](#)

[District of Columbia](#)

[Idaho](#)

[Kentucky](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Minnesota](#)

[Nevada](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[Pennsylvania](#)

[Rhode Island](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

If you reside in a state that is not listed above, please click [healthcare.gov](https://www.healthcare.gov) to navigate to and access the federal marketplace.

### 2. Review plans in your area

As you look at plan options, consider whether your doctors and facilities are in the network. You should also review your prescription drugs to ensure you understand the prescription drug formulary requirements. If you find a plan that meets your needs, you can enroll on your own or work with an exchange navigator.

### 3. Schedule a consultation if you'd like to learn more

Have additional questions about pre-Medicare plans and what you need to consider as you weigh your options? You can schedule a consultation with a Mercer Marketplace 365+ Retiree benefits counselor.

Use the **Schedule a Consultation link** to find a day and time that works for you.

It is important to understand that if you enroll in an individual health plan and qualify for the federal tax credit and take advantage of this, you will not be able to participate in or be reimbursed from a Health Reimbursement Arrangement (HRA) account, if applicable. You should discuss your specific situation with a benefits counselor if you have questions.